

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Denice M. Ogonowski

Case No.:

20-17346-MBK

Judge:

Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 12/15/2022

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MM

Initial Debtor: DO

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ see below per _____ to the Chapter 13 Trustee, starting on _____ for approximately _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☐ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$16,385 PTD by Debtor, plus, after sale of Real Estate on 12/15/2022 as authorized by Court, and payment to secured and priority creditors at closing, and payment to Debtor of exemption amount of \$25,150.00, the entire remaining net proceeds will be made payable to Albert Russo, Trustee, for payment of Trustee and Administrative fees, and any remaining proceeds for pro rata distribution to unsecured creditors, after which Plan should be deemed Complete.

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 12/15/2022

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2725
DOMESTIC SUPPORT OBLIGATION	NONE	NONE
NJ State Div of Tax	Priority Taxes	per Proof of Claim
IRS	Priority Taxes	per Proof of Claim

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans	11 Medford Court Red Bank NJ 07701 Monmouth County Shadow Lake Village CONDO	\$2894.98	per POC	2894.37	per mortgage note
Shadow Lake Village Condo Assoc	HOA fees for same address	14,801.99	per POC	14,801.99	per contract

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Mazda Capital Services	2016 Mazda Wagon GY CX	1,689.80	per POC	1,689.80	per contract

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
State of NJ Div of Tax	11 Medford Court Red Bank NJ 07701 CONDO	\$4,715.23

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative claims
- 3) Secured Claims
- 4) Priority Claims; 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 06/08/2020.

<p>Explain below why the plan is being modified:</p> <p>Modified Part 1(b) to fund Plan through Real Estate to be sold on 12/15/22 to pay secured creditors, priority creditors, Debtor to retain her exemption amount. Remaining proceeds from sale to be paid to Albert Russo, Trustee, for payment of Trustee and Admin fees, and any remaining proceeds for pro rata distrib to unsecured creditors. Debtor requests that her Plan be deemed complete and that her case be allowed to close.</p>	<p>Explain below how the plan is being modified:</p> <p>Modified 1(b) as follows: \$16,385 PTD by Debtor, plus after sale of Real Estate on 12/15/22 as authorized by Court, and payments to secured and priority creditors at closing, and payment to Debtor of exemption amount, the entire remaining proceeds will be made payable to Albert Russo, Trustee, for payment of Trustee and Admin fees, and any remaining proceeds for pro rata distrib to unsecured creditors. Debtor requests that her Plan be deemed complete and that her case be allowed to close.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 15, 2022

/s/ Denice Ogonowski
Debtor

Date: _____

Joint Debtor

Date: December 15, 2022

/s/ Monika Mazurczyk 037362001
Attorney for Debtor(s)

In re:
Denice M Ogonowski
Debtor

Case No. 20-17346-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 16, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2022:

Recip ID	Recipient Name and Address
db	+ Denice M Ogonowski, Heritage of Clara Barton, 1015 Amboy Avenue, Apt 125, Edison, NJ 08837-2863
sp	+ Donna M. Alkin, Esq., Byrnes O'Hern & Heugle Law Firm, 195 East Bergen Place, Red Bank, NJ 07701-2112
r	+ John Keating, BHHS Fox & Roach Realtors, 110 Ave of Two Rivers, Rumson, NJ 07760-1802
r	+ Maryann Callahan, Heritage House Sotheby's Intl Realty, 1020 Highway 35, Middletown, NJ 07748-2604
sp	+ Monika Mazurczyk, Esq., The Tomes Law Firm, P.C., 17 Broad Street, Suite 3, Freehold, NJ 07728-1758
cr	+ Shadow Lake Village Condominium Association, Inc., c/o Becker & Poliakoff, LLP, 67 East Park Place Suite 800, Morristown, NJ 07960-7125
518860679	+ Comenity/Visa/WmsSonoma, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518860681	+ Ellen Goodman c/o Becker & Poliakoff LLP, 1776 On the Green, 67 East Park Place Ste 800, Morristown, NJ 07960-7125
518860683	+ JPMC/Chase/Disney, attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518860685	Mazda Capital Services, POB 901076, Fort Worth, TX 76101-2076
518860687	+ Shadow Lake Village Condo Assoc, One Loch Arbor Way, Red Bank, NJ 07701-5417

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 16 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 16 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518860673	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 16 2022 20:31:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518860672	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 16 2022 20:31:00	Bank of America, 4909 Savarese Circle, FL-1-908-01-50, Tampa, FL 33634-2413
518873074	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 16 2022 20:31:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518860675	+ Email/Text: dylan.succa@commercialacceptance.net	Dec 16 2022 20:31:00	City of Linden Fire Dept, c/o Commercial Acceptance, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518860676	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 16 2022 20:31:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, POB 182125, Columbus, OH 43218-2125
518860677	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 16 2022 20:31:00	Comenity/Avenue, Attn: Bankruptcy, POB ox 182125, Columbus, OH 43218
518860678	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 16 2022 20:31:00	Comenity/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518860680	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 16 2022 20:32:00	Credit Collection Service, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518860682	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 16 2022 20:31:00	IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346
518860684	+ Email/PDF: ais.chase.ebn@aisinfo.com		

District/off: 0312-3

User: admin

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Date Rcvd: Dec 16, 2022

Form ID: pdf901

Total Noticed: 35

		Dec 16 2022 20:44:08	JPMCB Card/Chase/United, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518860674	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 16 2022 20:44:29	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518873893	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 16 2022 20:44:08	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518876156	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Dec 16 2022 20:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518920223	Email/Text: bnc-quantum@quantum3group.com		
		Dec 16 2022 20:31:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518860686	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 16 2022 20:31:00	Quicken Loans, 1050 Woodward Avenue, attn: Bankruptcy, Detroit, MI 48226-3573
518875870	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 16 2022 20:31:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518860688	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Dec 16 2022 20:31:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518860689	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Dec 16 2022 20:31:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518861509	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 16 2022 20:44:19	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518860690	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 16 2022 20:44:09	Synchrony/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518860691	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 16 2022 20:44:09	Wells Fargo Bank, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
518889788	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 16 2022 20:44:30	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518876158	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Dec 16, 2022

Form ID: pdf901

Total Noticed: 35

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ellen Miriam Goodman	on behalf of Creditor Shadow Lake Village Condominium Association Inc. egoodman@beckerlawyers.com
Monika Mazurczyk	on behalf of Debtor Denice M Ogonowski monikam@tomeslawfirm.com mazurczykmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;sarahc@tomeslawfirm.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7